# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Scott D. Sherman, Esq.

Minion & Sherman Attorneys at Law 33 Clinton Road, Suite 105 West Caldwell, NJ 07006 973-882-2424 Fax 973-882-0856 e-mail: ssherman@minionsherman.com

Attorneys for Debtors,

Order Filed on February 15, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

In Re:

LAURIE BOYLE BRADLEY BOYLE,

Debtor.

Case No. 17-18935 JKS

Chapter: 13

Hearing Date: 2/28/2019

Judge: JOHN K. SHERWOOD

## ORDER APPROVING POST-PETITION LOAN MODIFICATION

The relief set forth on the following pages numbered two (2) through three (3) is hereby **ORDERED**.

DATED: February 15, 2019

Honorable John K. Sherwood United States Bankruptcy Court Page: 2

**Debtor:** Laurie and Bradley Boyle

Case No.: 17-18935 JKS

**Caption:** Order Approving Post-Petition Loan Modification

**THIS MATTER**, being opened before the Court by Scott D. Sherman, Esq., attorney for the Debtors, **Laurie and Bradley Boyle**, and this Court having considered argument of counsel and good cause appearing, and there being no opposition.

IT IS HEREBY, ORDERED, that the debtor is hereby authorized to enter into a loan modification agreement on the first mortgage held by Carrington Mortgage Services, LLC on real property located at 57 Sleepy Hollow Road, New Jersey 07821 and it is further,

**ORDERED,** that any substantial changes to the loan modification as proposed prior to execution of same shall require further Order of this Court; and it is further,

**ORDERED,** In the event a loan modification is completed, and the pre-petition arrears are capitalized into the loan, Secured Creditor shall amend the arrearage portion of its Proof of Claim to zero or withdraw the claim within thirty (30) days of completion of the loan modification and it is further

**ORDERED,** The Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of loan modification and all money that would otherwise be paid to secured creditor, be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by the secured creditor that the modification was not consummated, and it is further.

Page: 3

**Debtor:** Laurie and Bradley Boyle

Case No.: 17-18935 JKS

**Caption:** Order Approving Post-Petition Loan Modification

**ORDERED,** In the event the modification is not consummated, the secured creditor shall notify the Trustee and debtor's attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to secured creditor, and it is further

**ORDERED,** In the event the Proof of Claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this order to other creditors in accordance with the provisions of the confirmed plan and it is further

**ORDERED,** with respect to any post-petition orders, claims for post-petition mortgage arrears, and orders for creditor's attorney's fees which are being capitalized into the loan, secured creditor will amend any and all post-petition orders or claims within 30 days after completion of the loan modification and it is further;

**ORDERED**, that the 14 day period under Fed. R. Bankr. P. 6004 is hereby waived.

## Case 17-18935-JKS Doc 86 Filed 02/17/19 Entered 02/18/19 00:47:29 Desc Imaged Certificate of Notice Page 4 of 4

ted States Bankruptcy District of New Jersey

In re: Laurie S Boyle Bradley E Boyle Debtors Case No. 17-18935-JKS Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Feb 15, 2019 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2019.

db/jdb +Laurie S Boyle, Bradley E Boyle, 57 Sleepy Hollow Road, Andover, NJ 07821-3327

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2019 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2019 at the address(es) listed below:

Charles G. Wohlrab Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK N.A., AS TRUSTEE, FOR CARRINGTON MORTGAGE LOAN TRUST, SERIES 2006-NC5 ASSET-BACKED PASS-THROUGH CERTIFICATES cwohlrab@logs.com, njbankruptcynotifications@logs.com

Denise E. Carlon on behalf of Creditor CIT Bank, N.A., fka One West Bank, N.A., fka One West Bank, FSB dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

BBG RESTAURANT, LLC, and TWO JERSEY BOYS REAL ESTATE Manzo on behalf of Creditor HOLDING, LLC bankruptcy@feinsuch.com

Jill Manzo on behalf of Creditor TWO JERSEY BOYS REAL ESTATE HOLDING LLC bankruptcy@feinsuch.com

John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer  ${\tt Services \ ecfmail@mortoncraig.com, \ mortoncraigecf@gmail.com}$ 

on behalf of Creditor JESSICA SMITH bankruptcy@feinsuch.com

Jonathan C. Schwalb Jonathan C. Schwalb on behalf of Creditor BBG RESTAURANT, LLC, and TWO JERSEY BOYS REAL ESTATE HOLDING, LLC bankruptcy@feinsuch.com

Marie-Ann Greenberg magecf@magtrustee.com

Mark D. Pfeiffer on behalf of Creditor Comerica Bank mark.pfeiffer@bipc.com,

donna.curcio@bipc.com

Michael L. Wojcik on behalf of Creditor Coray Kirby mlwojcik@embarqmail.com Rebecca Ann Solarz on behalf of Creditor CIT Bank, N.A., fka One West Bank, N.A., fka One West Bank, FSB rsolarz@kmllawgroup.com

Scott D. Sherman on behalf of Joint Debtor Bradley E Boyle ssherman@minionsherman.com

Scott D. Sherman on behalf of Debtor Laurie S Boyle ssherman@minionsherman.com

USTPRegion03.NE.ECF@usdoj.gov U.S. Trustee

TOTAL: 14